

Fax Memorandum - 4 Pages, including cover Phone: 804.354.3173 Fax 804.354-2030 TRIGON ®

To: Ben Adams

FROM: Tim Nolan
DATE: March 15, 2001

Clarification of Proposal

Attached please find our letter in response to your request.

Please feel free to call Dave Platter, John Venezia or me to discuss any further questions you may have.

We look forward to sitting down with you and the CareFirst team to work through the totality of the issues and craft a partnership that works to the benefit of all our constituent interests.

Best regards -